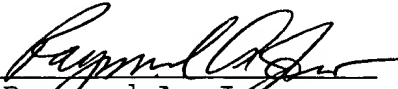


#1746ds

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on October 19, 2002.


Raymond A. Joao

RJ251

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO
SERIAL NO.: 09/639,908
FILED : AUGUST 16, 2000
FOR : APPARATUS AND METHOD FOR PROVIDING FINANCIAL
INFORMATION AND/OR INVESTMENT INFORMATION
EXAMINER : J. BERGIN
GROUP : 3624
CONF. NO. : 3583

Assistant Commissioner for Patents
Box RCE
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

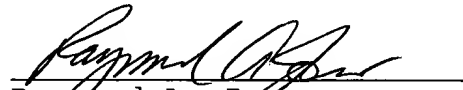
Pursuant to 37 C.F.R. §1.97 and §1.98, Applicant respectfully requests that the documents listed on the attached INFORMATION DISCLOSURE STATEMENT BY APPLICANT form (Substitute for form 1449A/PTO) be made of record and be considered in connection with the examination of this application.

Copies of the cited references are transmitted herewith.

No fee is due with this Information Disclosure Statement as it is being filed before the mailing of a first Office Action on the merits in the above-identified continued examination application.

Entry of this Information Disclosure Statement is respectfully requested.

Respectfully Submitted,


Raymond A. Joao
Reg. No. 35,907

Encls.: - INFORMATION DISCLOSURE STATEMENT BY APPLICANT form
(Substitute for form 1449A/PTO) (1 sheet)
- Copies of sixteen (16) cited references

October 19, 2002

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